

Remember kynect?

Of course, you remember kynect – it was Kentucky's health insurance marketplace.

Good news: kynect is back! Even better news: there's more than ever before! kynect has expanded to be a one-stop shop for a whole range of benefits designed to keep Kentuckians safe and healthy.

The last step in expanding kynect is bringing back the insurance marketplace, called **kynect health coverage**. Visit **kynect.ky.gov** to access Kentucky's Medicaid and KCHIP programs. You can review and enroll in Qualified Health Plans (QHPs) for 2022 coverage during Open Enrollment.

kynect health coverage will allow you to see what QHPs are available in your county, including costs and coverage. You can also find out how much Payment Assistance you may qualify for to lower premiums.

You can also use kynect health coverage to find free, in-person help from a local insurance agent or kynector.

What's covered?

All QHPs must cover a set of preventive services such as shots and screening tests – at no cost to you.

All medical plans offered through kynect health coverage have the same set of benefits, including doctor visits, trips to the hospital and ER, prescription coverage, and more.

Stand-alone dental plans and stand-alone vision plans are also available through kynect health coverage.

You may save on health coverage.

When applying for coverage, you can see if you are eligible for Payment Assistance to help lower your insurance premium or special discounts that reduce the amount you would pay for doctor visits, medicine, and other out-of-pocket costs.

Payment Assistance is provided by a tax credit called an Advance Premium Tax Credit (APTC).

Special discounts are also called Cost Sharing Reductions (CSRs).

If you are eligible for Medicaid, you will have no cost.



Things are looking up.

Open Enrollment Period

Begins November 1, 2021

Ends January 15, 2022





Together for a better Kentucky

Get free help from a kynector at:

-  kynect.ky.gov
-  1-855-4kynect (459-6328)
-  kynect.ky.gov/benefits/s/auth-reps-assisters

 **health coverage**
Together for a better Kentucky

The way to get health coverage in Kentucky is changing.

It's important for you and your family to get covered, and **kynect health coverage** will be there to help you find what coverage works best for you. However, there are some important changes in how to apply and enroll in health coverage for 2022.

How to find if you are eligible for a Qualified Health Plan (QHP):

Online – kynect.ky.gov

Phone – call kynect at 1-855-4kynect (459-6328)
Mon.–Fri., 8 a.m.–7 p.m. EST
Sat., 8 a.m.–5 p.m. EST

New applications must be completed on **kynect.ky.gov** for 2022 health coverage. Even if you already had an application with HealthCare.gov for 2021, we encourage you to visit **kynect.ky.gov** to update your application and review the specific 2022 plan options in your county.

Open Enrollment starts November 1, 2021, and runs through January 15, 2022. You can start reviewing your QHP options as early as October 15, 2021, at **kynect.ky.gov**.

For coverage to start January 1, 2022, you must enroll by December 15, 2021.

How to find if you or a family member qualifies for Medicaid or KCHIP:

Online – kynect.ky.gov

Phone – call kynect at 1-855-4kynect (459-6328)
Mon.–Fri., 8 a.m.–7 p.m. EST; Sat., 8 a.m.–5 p.m. EST

You can apply for Medicaid or KCHIP anytime.

If you are...	You may qualify for...	Your estimated cost for health coverage is...
An individual, 19 or older, making less than \$17,787	Medicaid	No Cost
An individual, 19 or older, making \$20,000	QHP with APTC and CSR	Second Lowest Cost Silver Plan Monthly – \$5 Annually – \$60
An individual, 19 or older, making \$35,000	QHP with APTC	Second Lowest Cost Silver Plan Monthly – \$145 Annually – \$1,740
An individual, 19 or older, making \$51,040	QHP with APTC (<i>premium not to exceed 8.5% of income</i>) – newly eligible	Second Lowest Cost Silver Plan Monthly – \$362 Annually – \$4,344
A family of four making less than \$36,570	Medicaid	No Cost
A family of four making \$48,000	QHP with APTC and CSR (<i>children under 19 may be eligible for KCHIP</i>)	Second Lowest Cost Silver Plan Monthly – \$53 Annually – \$636
A family of four making \$80,000	QHP with APTC	Second Lowest Cost Silver Plan Monthly – \$409 Annually – \$4,908
A family of four making more than \$104,800	QHP with APTC (<i>premium not to exceed 8.5% of income</i>) – newly eligible	Second Lowest Cost Silver Plan Monthly – \$742 Annually – \$8,904

QHP = Qualified Health Plan
APTC = Advance Premium Tax Credit
CSR = Cost Sharing Reduction

Income levels and premium estimates are based on the year 2021, actual costs may be higher or lower. You must enroll through kynect health coverage to be eligible for APTC or CSR.

Don't miss these important enrollment dates.

November 1, 2021 – First day to apply for, renew, or change plans.

January 15, 2022 – Last day to apply for, renew, or change plans. If you don't apply, you could go a year without insurance.

